

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN RE:

SEBASTIAN NEGRON TORRES

DEBTOR(S)

CASE NO: 22-01893-ESL
CHAPTER.: 13

NOTICE OF FILING AMENDED SCHEDULE J

TO THE HONORABLE COURT:

COME NOW, Debtor(s) represented by the undersigned attorney and respectfully informs the filing of the following amendment:

AMENDED SCHEDULE J – CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtor(s) also inform that the purpose of the amendment is to:

We HEREBY CERTIFY that on this same date, we electronically filed the foregoing with the Clerk of the Court using the CM/ECF Filing System which will send a notification, upon information and belief, of such filing to the followings: CHAPTER 7 TRUSTEE AND THE UNITED STATES TRUSTEE. We also hereby certify that this same date we have mailed by United States Postal Service the document to all creditors and parties in interest as per attached master address list.

RESPECTFULLY SUBMITTED

In San Juan, Puerto Rico this 8TH day of August 2022.

/S/Victor C. Thomas Santiago
USDC PR 209807
127 De Diego Avenue
Cond. Vallecillo Apt. 1-A
San Juan, Puerto Rico 00911
Tel. (787) 722-5601
Fax (787) 724-6366
e-mail:vthomas@thomasmag.com

Fill in this information to identify your case:

Debtor 1	SEBASTIAN NEGRON TORRES
Debtor 2	(Spouse, if filing)
United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO	
Case number (if known)	22-01893

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

DAUGHTER

18

No
 Yes
 No
 Yes

DAUGHTER

24

No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,600.00**

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

4a. \$ **0.00**
4b. \$ **0.00**
4c. \$ **70.00**
4d. \$ **0.00**
5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 **SEBASTIAN NEGRON TORRES**Case number (if known) **22-01893****6. Utilities:**

6a. Electricity, heat, natural gas
 6b. Water, sewer, garbage collection
 6c. Telephone, cell phone, Internet, satellite, and cable services
 6d. Other. Specify: **CABLE AND INTERNET**

6a. \$	400.00
6b. \$	120.00
6c. \$	450.00
6d. \$	156.00
7. \$	838.00
8. \$	0.00
9. \$	191.00
10. \$	80.00
11. \$	200.00
12. \$	400.00
13. \$	150.00
14. \$	0.00

7. Food and housekeeping supplies**8. Childcare and children's education costs****9. Clothing, laundry, and dry cleaning****10. Personal care products and services****11. Medical and dental expenses****12. Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.**13. Entertainment, clubs, recreation, newspapers, magazines, and books****14. Charitable contributions and religious donations****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 0.00

15c. Vehicle insurance

15c. \$ 0.00

15d. Other insurance. Specify:

15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$ 0.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify:

17c. \$ 0.00

17d. Other. Specify:

17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**19. Other payments you make to support others who do not live with you.**

Specify:

18. \$ 0.00

19. \$ 0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

21. Other. Specify: **SPOUSE CAR PAYMENT**

21. +\$ 689.00

+\$ 125.00

+\$ 150.00

+\$ 450.00

+\$ 500.00

+\$ 265.00

+\$ 200.00

TOLLS**AUTOS MAINTENANCE****LUNCH AT WORK****UNIVERSITY EXPENSES****ESTIMATED PROVISION FOR IRS TAXES****HELP TO DEBTOR'S SPOUSE MOTHER****22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

\$ 7,034.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

\$

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ 7,034.00

23. Calculate your monthly net income.23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ 8,089.46

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 7,034.00

23c. Subtract your monthly expenses from your monthly income.

23c. \$ 1,055.46

The result is your *monthly net income*.**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain here: _____

Fill in this information to identify your case:

Debtor 1	SEBASTIAN NEGRON TORRES		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number (if known)	<u>22-01893</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ SEBASTIAN NEGRON TORRES
SEBASTIAN NEGRON TORRES
Signature of Debtor 1

X

Signature of Debtor 2

Date August 8, 2022

Date _____

Label Matrix for local noticing

0104-3

Case 22-01893-ESL13

District of Puerto Rico

Old San Juan

Mon Aug 8 18:00:24 AST 2022

DEPARTAMENTO DE HACIENDA DE PR

BANKRUPTCY DEPARTMENT

PO BOX 9024140

SAN JUAN, PR 00902-4140

POPULAR AUTO

PO BOX 366818

SAN JUAN, PR 00936-6818

US Bankruptcy Court District of P.R.

Jose V Toledo Fed Bldg & US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

LCDO. RAMON PEREZ GONZALEZ

CALLE HATILLO #6

San Juan, PR 00918-4422

DEPARTMENT OF TREASURY

BANKRUPTCY SECTION 424 B

PO BOX 9024140

SAN JUAN, PR 00902-4140

FIRST PREMIER BANK

3820 N LOUISE AVE

SIOUX FALLS, SD 57107-0145

OPENSKY CAPITAL BANK

101 CROSSWAYS PARK WEST

Woodbury, NY 11797-2020

POPULAR AUTO

BANKRUPTCY DEPARTMENT

PO BOX 366818

SAN JUAN, PR 00936-6818

Premier Bankcard, LLC

Jefferson Capital Systems LLC Assignee

Po Box 7999

Saint Cloud MN 56302-7999

ROBERTO LOPEZ GONZALEZ

PO BOX 361582

SAN JUAN PR 00936

ALEJANDRO OLIVERAS RIVERA

ALEJANDRO OLIVERAS CHAPTER 13 TRUST

PO BOX 9024062

SAN JUAN, PR 00902-4062

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658 AVE MIRAMAR 901

San Juan, PR 00907-3480

VICTOR THOMAS SANTIAGO

127 DE DIEGO AVE APT 1-A

SAN JUAN, PR 00911-1909

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

LUMA ENERGY

REVENUE PROTECTION

PO BOX 364267

SAN JUAN, PR 00936

MACYS

PO BOX 8218

Mason, OH 45040

End of Label Matrix

Mailable recipients 17

Bypassed recipients 0

Total 17